

women

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A Utah Careers Publication

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Balancing Work &
Family

Getting Ahead

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About this guide:

The Department of Workforce Services recognizes that women have unique needs when it comes to finding a job, climbing the career ladder, or dealing with work and family issues. You'll find answers to many of your questions and dilemmas here. If not, there's more at:

jobs.utah.gov

and

careers.utah.gov

Best of luck to you;
enjoy!

Career Planning Steps

"Welcome to the AARP" says the letter to which my membership card is attached, formally recognizing my status as old. As a member of the baby boomer generation (born between 1946 and 1964), I have been in the company of approximately 77 million Americans through every one of my life transitions. In contrast to the generation just prior and just following the baby boomers, our life's journey has been one big group experience. To use an analogy I heard recently, we are the "rabbit in the digestive system of the snake," and we will be making our way into retirement over the next couple of decades.

As a career counselor, I believe that career planning is a lifelong process. To this point, however, I have promoted its virtues mainly to secondary school stu-

dents who are just starting their careers. I am now in a position, you know, being old and all, to apply various career planning tools to my own process, and have re-discovered the Career Decision-Making Tool (see page 5). Though developed for use with high school students, I am going to talk about the six steps as they apply to me, in the hopes that others in my cohort will benefit.

1. Engaging: The subtitle of this stage is "knowing I need to make a choice," and for me the need is somewhat self-imposed. I could continue to work in a similar position to the one I have enjoyed for the past 6-7 years, but I am choosing to use the end of my project funding as an opportunity to make a new choice.

2. Understanding: This step refers to understanding not only one's personal career-related characteristics (e.g., abilities, interests, work values), but also the understanding of one's options. I am interested in making this final stage of my career the most meaningful and productive of my life. Though I feel that I still have much to offer as a worker, I may be challenged to help others perceive and utilize my talents and skills.

3. Exploring: I am currently in the process of the information gathering that is the foundation of this step, allowing me to contemplate my own definition of career success and to expand my list of options. I want to identify three or four specific options that hold

the greatest promise in terms of meeting my latest career objectives.

4. Evaluating: As I wrap up my exploration, I will be prompted to summarize my personal characteristics and create a matrix that will help me identify the career options most consistent with my needs and wants. I may discover that there are challenges to be dealt with (e.g., financial, skill deficits, role conflicts) before I can move to the next step.

5. Acting: In order to effect a successful career change, I am looking forward to testing out the most promising options before I make a final commitment to just one. In fact, I anticipate that I will be acting on a short-term career change and, at the same time, addressing some skill deficits that become more defined as a result of the evaluating step.

6. Evaluating: This is the full implementation step, but highlights the need for reflection on the process as a whole, as well as the final result.

With any luck, this isn't the last time I'll be accessing the Career Decision-Making Tool in order to advance my career goals. According to a number of recent articles that caught my interest, U. S. employers are starting to recognize the need to recruit and retain older workers. This new recognition on the part of employers may happily coincide with baby boomers' expectations for long and productive careers.



Cohort	Years of Birth	Age Range in 1999	Cohort Population in 1999 (millions)
Early Cohort	1946-55	44-53	37.1
Later Cohort	1956-64	35-43	39.8
Total	1946-64	35-53	76.9

Source: U.S. Census Bureau 1999, civilian non-institutional population



Career Decision-Making Tool

Choose Your Career

Despite the evidence that most women work in today's economy, many still fail to plan for a career.

"Until" Jobs

Once heard it put this way: "Many women have 'until' jobs." What does that mean? They plan on working "until" they get married and have children. Then, they plan on working "until" they put their husband through school. Then, they plan on working "until" they pay for a new car. Then, they plan on working "until" they save enough for a down payment for a new house. You get my drift?

Pretty soon, women have 30 years of "until" jobs that didn't pay very well, had few benefits, lacked retirement plans, or provided little satisfaction. They haven't necessarily chosen something that is fulfilling and most likely they let the job choose them... they just took whatever job they could easily find.

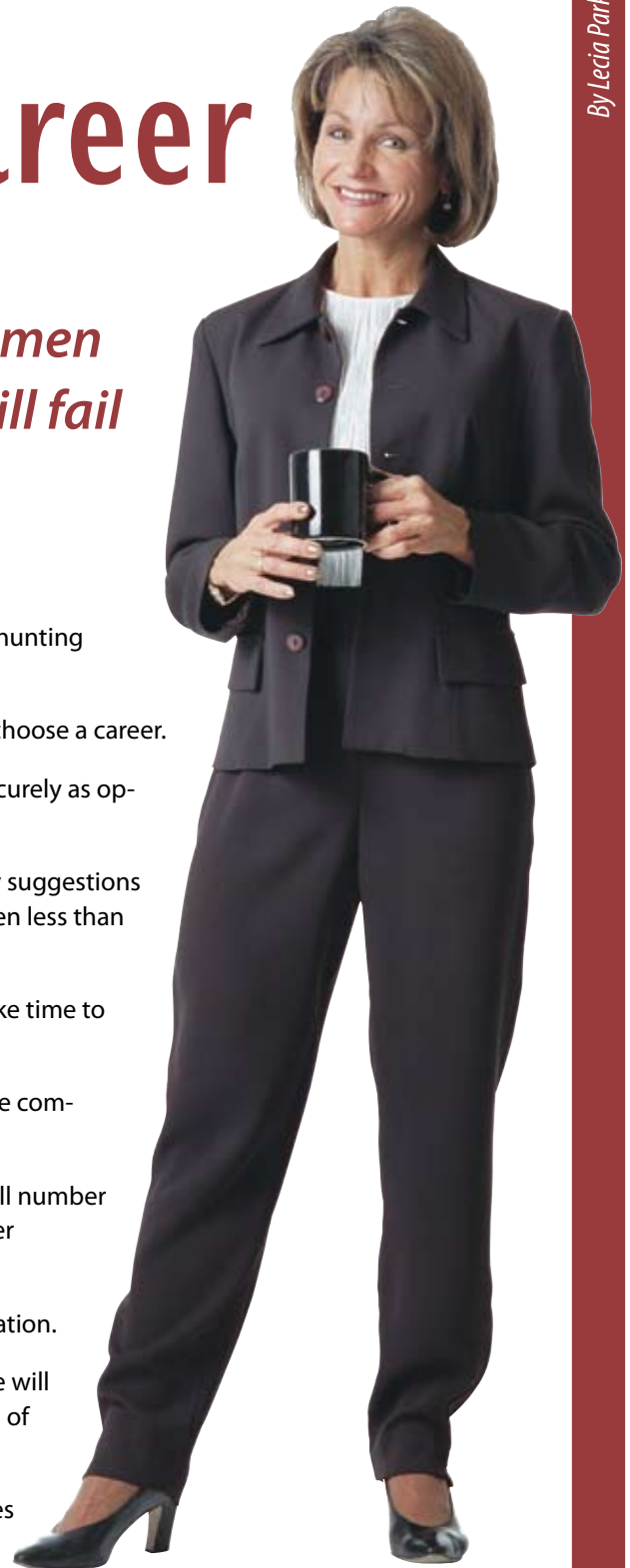
Because most women see motherhood as their prime career, they fail to plan adequately for a secondary career in the workforce.

Choosing the "Wrong" Career

People are in the "wrong" careers due to a number of factors, says Richard Nelson Bolles, author of *What Color Is Your Para-*

chute?, the best-selling job-hunting book in the world:

- Nobody taught us how to choose a career.
 - Many of us prefer to live securely as opposed to taking risks.
 - We're heavily influenced by suggestions from friends who know even less than we do.
 - We simply don't want to take time to figure it out.
- For women, these factors are compounded because:
- We limit ourselves to a small number of female-dominated career options.
 - We don't get enough education.
 - We fail to recognize that we will spend a significant portion of our lives working for pay.
 - We forget to consider wages in making a career plan.



Did you know...

- A higher percentage of Utah women work outside the home than the national average.
- Utah has a higher divorce rate than the national average.
- A young woman today can expect to spend more than 30 years in the labor force.
- Most women at one time or another will need to support themselves and/or their families.
- The majority of mothers of preschool children in Utah work outside the home.
- Choosing a career with a high wage will make it easier to combine home and family.
- Almost one-third of female-headed households are in poverty.
- Most women who work are married.
- Many women will work for 30 years, though they hadn't planned on a career.



Choose a Career

Thirty years (or more) is a long time. Take the time and the effort to choose a career that offers good wages (you can work less that way), good benefits, and lets you combine work and family. And, you should also choose a career that provides you with personal satisfaction and chance for growth.

Remember, you'll be spending a lot of time on the job. Wages are important, but so is job satisfaction. Studies show that if Mom is happy with her work situation, so is her family.

Know thyself. There are plenty of great free assessment tools on the Internet to help you relate what you're good at and like to do to the working world. Here are a few:

- careers.utah.gov (Investigate Careers)
- www.mpc.edu/cl/climain.htm (the Careerlink Inventory)
- www.princetonreview.com/cte/quiz/default.asp (the Princeton Review Career Quiz)

Get information. At careers.utah.gov, you will be directed to numerous sources of career and educational information—job descriptions, outlook, wages, working conditions, etc.

Experiment. If you can, experiment in different workplaces before investing a lot of time in training or education. If you want to be a nurse, try working or even volunteering in a hospital to see what the job is

like. This can save you time and money in the long run. It's kind of like dating. . . job experimentation can allow you to try on different careers before you commit to just one.

Ask around. Talk to people who already have a job in the career you are considering. (Most people love to talk about themselves.) What do they like? What do they hate? How do those factors fit with your aptitudes and values?

Be willing to change and adapt. You may find after working in a particular occupation for a while, that it doesn't meet your needs. Don't get stuck working in the "wrong" career or at the "wrong" company for you.

Make your career a choice, not a chore.

Nontraditional Jobs: MYTH VS. FACT

How often have you jumped into a taxi and found a woman at the wheel? Have you ever been on a commercial flight piloted by a woman? When you've had a leaky faucet, was it fixed by Mark or Marcia? Even though the last few decades have brought great advances for women in the United States, occupational segregation is still a prominent feature of the national labor market. Women have made some breakthroughs in professional, male-dominated jobs, but have made very few gains in non-traditional blue-collar occupations.

Why is occupational segregation an important issue? As stated in other articles of this publication, women, on average, earn less than men, and much of that gender wage disparity can be explained by the different occupations in which men and women are employed. Many occupations that are traditionally held by men are high-wage, high-growth jobs—jobs that could be of significant advantage to single moms or other women who are the primary income source for their households.

If nontraditional occupations are high-paying and have great growth potential, why have women shied away from them? Attitudes about “men’s work” are the most likely reason. But rest assured, these beliefs are mainly the result of tradition and socialization and not because of sex-related job requirements. Socialization is also the most likely reason why we see women over-represented in “pink collar” professions such as nursing, school teaching, and administrative support services. While these are all very rewarding and viable occupations, many pink-collar jobs tend to pay lower-than-average wages and offer fewer benefits and full-time positions.

What exactly is a nontraditional occupation for a woman? The U.S. Department of Labor specifically defines it to be an occupation in which women comprise 25 percent or less of total employment. From a national standpoint, those occupations include architects, truck drivers, aircraft pilots, construction occupations and auto mechanics. In Utah, wages for these occupations are all above the state-wide median hourly wage of \$13.46.

By Carrie Mayne



Utah Wages For Select Nontraditional Jobs

Job	Median Hourly Wage
Statewide Overall	\$13.46
Architects	33.03
Truck drivers	16.97
Electricians	19.12
Carpenters	15.39
Plumbers	20.83
Construction Managers	33.82
Automotive Mechanics	15.20

Source: Utah Department of Workforce Services, 2006 OES Wages

It is certainly true that in this day and age a woman is more likely than she was 20 or 30 years ago be a part of the workforce at some point in her life, whether it is by choice or necessity due to divorce, parenthood, or a spouse losing his job. Women need to be prepared for the workforce, and the most powerful tool in choosing a career is knowledge. Knowing that nontraditional jobs are viable and lucrative options is just one more piece of information to help women make those important career decisions.

The following is a list of commonly held beliefs regarding women in nontraditional jobs, along with an explanation of the reality of these occupations:

MYTH: These jobs are dirty!

FACT: While it is true that some nontraditional occupations will involve getting a little grease under your fingernails, techno-

logical changes have cleaned up many of these occupations. For example, auto mechanics are just as likely to be seen working on a computer as they would be under the hood of a car! (Many traditional female jobs are pretty dirty, too.)

MYTH: The “good ol’ boys network” will keep me from getting a job in a “man’s occupation.”

FACT: Times have certainly changed and many women have broken through the glass ceilings that used to impede their entry and advancement in the workforce. Today, women are generally more widely accepted in the workforce and people are used to having female coworkers. Additionally, employers are starting to understand the benefits of a diversified workforce. If necessary, you do have law on your side to ensure you have just as much of a chance at that job as your male counterpart. Title VII of the Civil Rights Act

of 1964 prohibits employment discrimination based on race, color, religion, sex, or national origin.

MYTH: I won’t get paid as much as a guy for doing the same job.

FACT: The Equal Pay Act of 1963 (EPA) protects men and women who perform substantially equal work in the same establishment from sex-based wage discrimination. Again, the law is on your side.

MYTH: I won’t be respected or taken seriously.

FACT: It is true that women in any occupation struggle sometimes to have their abilities recognized, and it could be especially difficult if you are one of only a handful of women in that line of work. However, your coworkers are human beings just like you, and in time if you prove yourself you are sure to win the respect of those who deserve yours in return.



Wages Are Important



The Right Career

Choosing the right career and negotiating an appropriate wage can make a huge difference in your life.

If you want, you can combine home and family (or just have enough extra cash to hire your housework done), and choose a career with high wages, and make sure you're being paid what you are worth.

The Fable of Jane and Susan

Here's a little fable. Jane grew up knowing that she wanted to be a mother. She thought she would marry a rich man and stay home to take care of her children. She didn't think she'd need an education or a career. She got married right out of high school to the man of her dreams and had a charming baby girl.

Time for a reality check. Like most married women with children in Utah, Jane needed to work to make ends meet. She got a job at the local discount store as a cashier and, after a while, earned the Utah average wage for that occupation—\$8 an hour. She had few benefits and no retirement plan. To make enough money, Jane had to work

40 hours a week—mostly when her husband was off work so he could take care of the baby. They couldn't afford child care. Even though she didn't see much of her husband, she grossed \$320 a week—before taxes and other deductions.

Susan went to high school with Jane. Susan grew up knowing that she wanted to have a family. But, she also realized that she would probably be working outside the home—like most mothers in Utah. She chose a high-paying career, finished college and went to work as a computer hardware engineer. She got great pay, had good benefits, and could count on a retirement income—when that day finally came. THEN she got married and had a bouncing baby boy.

Susan's employer valued her work skills and was willing to let Susan cut back her hours. She ended up working only 20 hours a week at the Utah

average wage for computer hardware engineers—\$29 an hour. So, while Jane was making \$320 working a grueling 40 hours each week on her feet all day, Susan worked only 20 hours a week and at the same time grossed \$1,160 a week—two-and-a-half times more than Jane for half the work. Who would you like to be?

You Get My Point

I'm sure you get my point. Wages are important when choosing a career—especially if you plan on having a family or already have children.

Where can you find out how much a job pays? If you plan on staying in Utah, your first stop should be the Department of Workforce Services' (DWS) web site. Just go to <http://jobs.utah.gov/jsp/wi/utalmis/wageDefault.jsp>. Here you can look up entry and average wages for a vast array of occupations in our database. You can find wages for jobs in your own particular area. You can also print

out flyers that list occupations and their pay. Take the time look at wages as you plan your career.

The List

The list at the right shows 20 of the highest-paying occupations in Utah. These occupations generally require graduation from college with at least a bachelor's degree. In many cases, additional training, certification, or professional licensing is also required. Besides formal training, some high-paying occupations require management responsibilities. The greatest numbers of high-paying jobs are found in the broad occupational categories of healthcare practitioners, management, business operations, and financial/professional/related.

Getting the Highest Wage Possible

Just choosing a high-paying occupation won't guarantee you'll get the best wage possible. Linda Babcock, a Carnegie Mellon University economics professor says her study shows that by not negotiating their salaries, many women sacrifice more than half a million dollars by the end of their work career. It's up to you to negotiate your best salary. Men do it. It's just as appropriate for women.

Forbes Magazine offers some tips for women negotiating their salaries:

- Read everything you can about negotiating a salary.** Start at the library, go to the web, and use the helpful links below.
- Be prepared.** Calculate the salary you'd like and the bare minimum you'd be willing to accept. That high-to-low range will provide you with what experienced negotiators call a "zone of possible agreement."
- Tactfully avoid answering the question, "What is your current salary?"** Since women may not have negotiated their salary before, it may already be lower than their male counterparts. If a prospective employer bases a woman's salary on her current one, she'll still come out behind.

•**Ask what has been budgeted for the position and go from there.** The idea is to always have the employer make the first offer. If you must answer, be as vague as possible.

•**No matter what, never lie about your salary.**

•**Look for a new job.** It isn't fun, but if you get multiple offers, you can pit one company against another.

•**Research.** We've already given you the DWS resource for wage information. Use it! (www.utah.gov/wi; click on "Wages and Income")

•**If you're already working, keep your eye out for outside opportunities.** Larger raises tend to come from switching jobs and companies.

•**Role-play with a colleague to practice how negotiations might go.** Make sure you come up with as many scenarios as possible.

•**Negotiate collaboratively.** Say, "I have another job offer, but I'd like to stay here because I like working here. Can you match the offer?"

Finally, and probably most important, you must confront your fears. Because women are raised to be "nice," negotiating can be very scary. It feels like conflict, like making someone mad, like being selfish and those are all things girls are taught not to do. But that kind of thinking will ultimately hurt both you and your family.

Resources for negotiating a salary:

- <http://www.womendontask.com>
- http://www.ksg.harvard.edu/ksgpress/update/winter2006/stories/q_a.htm
- <http://www.careerjournal.com/salaryhiring/negotiate/20030805-miller.html>
- http://www.womenwork.org/career/careercenter/Getting_Hired/salary.htm

20 Highest-Paying Occupations In Utah

- Dentists, general
- Psychiatrists
- Pharmacists
- Engineering managers
- Lawyers
- Optometrists
- Mining and geological engineers
- Loading machine operators, underground mining
- Petroleum engineers
- Computer and information systems managers
- Chemical engineers
- Natural sciences managers
- Sales managers
- Marketing managers
- Atmospheric and space scientists
- Human resources managers
- Computer software engineers, systems software
- Computer and information scientists, research
- Financial managers
- Purchasing managers





EDUCATION

- In 2005, 90.5 percent of Utah women aged 25 and older had graduated from high school—the fourth highest rate in the nation. Utah men showed a high school graduation rate of 89.8 percent—also significantly higher than the national average.
- Roughly 25 percent of Utah women had a bachelor's degree or higher in 2005 compared to 26 percent of U.S. women. Utah men showed a 31 percent rate of college graduation in contrast to the U.S. average of 28 percent.
- While prior to 1990 Utah women showed a higher rate of college graduation than U.S. women, by 2000, Utah women had lost their "bachelor's degree or higher" educational edge.
- Utah shows by far the largest gap in the nation between male and female college-graduation rates. The difference for college-educated Utah men and Utah women is 6.8 percentage points. New Jersey shows the next highest gap at 4.3 percentage points, while the national average is a mere 2.5 percentage points.
- Utah women are getting more education, but are not keeping up with their male or U.S. counterparts.

MARRIAGE & FAMILY

- According to the 2005 American Community Survey, 60 percent of Utah's women 15 years and older are married—down from 69 percent in 1950. A higher percentage of Utahns are married than in any other state in the nation.
- The share of Utah women who are divorced has increased from 2 percent in 1950 to 10 percent in 2005.
- The median age at first marriage in Utah measures 24.6 for the groom and 22.1 for the bride. The median age at first marriage in the United States measures 27.0 for the groom and 25.5 for the bride. Utahns display the youngest age at first marriage—for both men and women—of any state in the nation.
- Utah women who have never married comprised 25 percent of all marriageable-age women in 2000 compared with 19 percent in 1950.
- Utah's divorce rate typically runs slightly higher than the U.S. average and has done so for decades. In addition, the method of determining divorce rates understates Utah's figures. In 2005, there were 3.9 divorces in Utah per 1,000 population.
- Divorce rates reached their peak in the early 80s and have since moderated.
- Utahns are more likely to marry and remarry than their national counterparts.
- Utah's birthrate of 20.2 births per thousand population far outstripped the national average of 14.0 births per thousand population in 2005. Utah's birth rate has remained higher than the national average for decades and currently ranks as the highest in the nation.
- Roughly 14 percent of Utah's family households with children are headed by women (with no husband present)—lower than the national average of 24 percent.
- Utah's families are larger than the U.S. norm. Families in Utah include 3.56 persons compared to 3.18 nationally. In 1960, the average Utah family included 3.99 persons.
- About 6 percent of Utah families include seven or more members compared to only 2 percent nationally.

LABOR FORCE

- In 2005, roughly 548,000 Utah women—61.6 percent of those over the age of 16—were participants in the labor market. Nationally, only 59 percent of women are in the labor force.
- In 1900, 13 percent of Utah women worked outside the home; in 1940, about a fourth; in 2005, almost 62 percent.
- The influx of women into the labor market has been relatively steady. Participation rates have increased by about 8 percentage points each decade.
- Women comprise about 45 percent of the Utah labor force.
- Utah women fell behind U.S. women in labor force participation until 1980. Since that point, Utah women have shown higher participation rates than the national average.
- Labor force participation is higher for Utah women partially because of the state's young labor force (younger women are more likely to work).
- Utah women aged 20 to 24 are the most likely of any age group to work.
- Almost 60 percent of married Utah women work outside the home.
- Roughly 75 percent of Utah's mothers with school-age children work.
- About 54 percent of Utah's mothers of preschool-age children work.
- Utah women generally experience higher unemployment rates than do Utah men.
- Women make up the largest share of discouraged workers. Discouraged workers are those who have stopped looking for work because they believe they cannot find a job. They are not counted as part of the "unemployed."
- About 27 percent of Utah women in the labor force work part-time compared to 18 percent of U.S. women.
- Utah women in metropolitan areas are much more likely to work outside the home than their rural counterparts.
- Summit, Grand, Salt Lake, and Davis counties exhibit the highest female labor force participation in Utah.



POPULATION

- In a change from previous decades, men outnumbered women in Utah as 2000 commenced. According to 2005 American Community Survey data, the trend still holds. Males outnumbered females by roughly 3,200 individuals. This change has occurred primarily because of an influx of working-age male Hispanics.
- In the 65-years-or-older category, women far outnumber men in Utah—roughly 113,000 females compared with 92,000 males.
- With 30 percent of its population under the age of 18, Utah has the youngest population in the nation.
- Piute, Rich, San Juan, and Washington counties show the lowest female labor force participation in Utah.
- The average Utah woman worked 33 hours per week in 2005—behind Utah men with an average of 41 hours per week.



OCCUPATIONS

- In 1980, one-fourth of Utah women worked in an occupation where at least 90 percent of the profession was held by women. By 2000, the comparable share had dropped to 10 percent.
- Roughly 84 percent of Utah healthcare support occupations are held by women. Healthcare support occupations include lower-skilled healthcare positions such as aides, orderlies, assistants, and massage therapists.
- Utah women hold only 2 percent of construction and mining positions. In addition, women constitute only 5 percent of installation/maintenance/repair workers.
- A higher percentage of computer/mathematical jobs, healthcare practitioners, business/financial operation occupations, life/physical/social scientists, and architecture/engineering occupations are held by U.S. women than by Utah women.
- Some female-dominated occupations have become even more concentrated with women. For example, in 1980, roughly 66 percent of all elementary school teachers were female. By 2000, Utah women had increased their share of this occupation to 78 percent. Female cosmetologists increased their occupation share from 89 percent in 1980 to 95 percent in 2000.
- During 2002, women owned one-fourth of all Utah businesses. They owned 13 percent of all firms with employees.

Data Resources:

U.S. Census Bureau—<http://www.census.gov>

Women-Owned Businesses—

<http://www.census.gov/csd/sbo/women2002.htm>

U.S. Bureau of Labor Statistics—www.bls.gov/

Earnings by Education and Occupation—

<http://www.bls.gov/opub/ooq/2006/fall/oochart.htm>

Education Statistics—<http://nces.ed.gov/>

Department of Labor's Women's Bureau—<http://www.dol.gov/wb/>

Institute for Women's Policy Research—<http://www.iwpr.org/>

Bureau of Labor Statistics 2005 Earnings—

<http://www.bls.gov/cps/cpswom2005.pdf>

EARNINGS



- A number of different data series make providing an ultimate figure for the gap between men's and women's earnings difficult.
- Data from the 2005 American Community Survey for Utah shows the median earnings for year-round, full-time male workers at \$41,223. The comparable figure for female workers measures \$28,605.
- On average, Utah women made 69 percent of annual male earnings. Nationally, the 2005 American Community Survey shows a male/female wage proportion of 77 percent.
- A different data series using weekly earnings (instead of annual earnings) shows Utah women making 72.2 percent of the average male wage compared to 81 percent for the U.S.
- Utah typically shows one of the largest wage gaps in the country. Utah had the fourth largest wage gap in the nation in 2000, bettering its 1990 performance when Utah showed the widest gap in

the nation. However, its ranking in 2005 did not change (or improve).

- Regardless of the data series used, the wage gap statewide and nationally has decreased since 1980.
- By age, the wage gap is smallest for women between 16 and 24.
- The largest wage gap occurs for Utah men and women with bachelor's degrees. Of course, women with bachelor's degrees still make more than those without degrees.
- The smallest wage gap occurs for men and women without even a high school education.
- White women and men show a much larger wage gap than those from minority ethnic or racial groups.
- Many of the occupations with the smallest wage gap are those which require

math, science, or analytical skills or are jobs dominated by men.

- Occupational choice is the largest factor in the wage gap. Other demographic factors—less education, less occupational tenure, etc. also contribute to the difference in men's and women's earnings. (See article on page 8.)
- No study has explained away the wage gap using the differing demographic characteristics of men and women suggesting that institutional discrimination does exist.
- In 2005, according to the American Community Survey, 32 percent of Utah female-headed families with children had incomes below the poverty line. In comparison, only 6 percent of married couple families with children had incomes below the poverty line.

Don't Make These Common Mistakes

Women, more than men, tend to underplay their achievements, have less confidence in their skills and give themselves less credit for accomplishments. Are you sabotaging yourself with these common mistakes? Find out and become self-confident instead of self-effacing.

1. Not believing you're good enough. Women tend to set high, sometimes unreasonably high, standards for themselves. Even a woman with excellent experience might undersell herself. For example, I knew a woman who ran her own house cleaning service. She supported herself and her family with this small business. But when I asked her if she considered herself a businesswoman, she said no. She thought that, because her main work was cleaning houses, she was not a "real" businesswoman.

2. Not asking almost everyone you know for help while job hunting. Women generally are great at asking for help. Think of the common joke about women asking for directions when they're lost, while men stay lost. But when looking for jobs, women tend to keep their search to themselves, while men tell everyone they know that they're looking for a job. "Networking" is a scary word for a lot of women. A not-so-scary way to think about the "N" word is that you call all of your friends and former colleagues and ask them for ideas to help you find a new job.

3. Not highlighting your experience, skills and knowledge. I have critiqued many resumes in which women listed their job titles but did not explain the excellent skills they gained from those jobs. Most men I know will give themselves the benefit of any doubt—if they've done it before, even briefly, they'll list it as a skill. There is a place in-between saying you've done more than you actually can do and downplaying very real skills you have. Reread your resume and ask yourself if you're really emphasizing your abilities in the descriptions.

4. Saying "I've never done that" instead of "I can learn that" or "I will learn that." Women tend to underplay the ability to learn very fast. Once I worked with a man who never told a potential client that we had not done certain types of projects. He never lied either. All he told anyone who asked

us for any kind of work was, “We can do that.” What he taught me was that this kind of “can do” perspective can be more important than actual experience. Because we said we could do almost anything, we had a lot of clients who trusted us to do interesting projects. An added bonus was that we always learned something new!

5. Believing that staying at home as a mom isn’t a job and doesn’t develop marketable skills. Many stay-at-home moms tend to think that they don’t have any (or recent enough) professional skills. The skills mothers have include: project management, budgeting, negotiation/conflict resolution and tutoring. Certainly there are many more than these.

6. Waiting for them to call you instead of calling to check on them. This is the professional version of the woman waiting by the phone for the man to call. Of course it is not a good idea to pester a hiring manager. However, a friendly inquiry call once a week or so is professional. Generally, I keep calling for updates and to offer new information until I’m told, “Don’t call us, we’ll call you.” To my knowledge, hiring managers don’t use these kinds of calls as reasons not to hire someone.

7. Trying to be everything in an interview. Sometimes we try too hard. Sometimes interviewers are trying to see what you won’t agree to do. Sometimes we’re too accommodating. I remember when I was young and on my first job interview. I was not at all prepared for interviewing and when I was asked, “What could you contribute to this organization?” My answer: “Whatever you need.” The manager promptly offered me a job as an administrative assistant to file documents in their archives. Since I had just finished a master’s degree and specialized in communication, this was not the kind of job I had in mind. What a lesson to learn! Have a clear idea about what you can and will do.

8. Not negotiating salary, benefits and working conditions. Obviously, hiring managers have constraints with budgets and how much they can pay new hires. However, there is often negotiating room for salaries and benefits. There are only a few times I’ve heard about an interviewer withdrawing a job offer because a woman tried to negotiate a higher salary. What

could happen is that you ask for a higher salary and they can’t give it to you. Then you can decide not to accept the position. But, if you’d like a higher salary, you probably won’t lose the job offer by asking for more. If you can’t get more salary, you can try to negotiate benefits like more vacation, travel expenses, continuing education or a flexible schedule. Remember, if you have the job offer, the ball’s in your court to negotiate.

For more information:

<http://www.licenter.org/looking4/JobInterview.html>

<http://eachofus.com>

<http://www.advancingwomen.com/workplace/index.html>



Adopt a “can do” attitude.
Be specific about your
skills and abilities,
including those developed
in non-job situations.
Be proactive in your job
search; don’t give up!

Balancing Work &

Sometimes being a mother and a wage earner can be a challenge. How can you maximize your time with the kids?

How can you ensure your children are receiving quality care? How can you afford child care so that you can work? And how can you strike a balance that also allows you to be the best employee you can be?

The Utah Department of Workforce Services (DWS) and many Utah companies are answering these questions by striving to ease the burden of juggling work and family life through innovative programs.

Work/Life Friendly Businesses

Since 1998, DWS has recognized companies that create exceptional workplaces and businesses by effectively addressing employee work/life needs. The annual Work/Life Awards honor employers that listen to employees and strive to create and maintain a culture of equity and opportunity in the workplace. The award showcases best practices and promotes their implementation in the business community.

What does that mean to you? DWS has found that as the labor market has tightened, so has the creativity and ingenuity of businesses and business

leaders. And that means better and better work environments for employees.

Some of the best practices Utah businesses are adopting include job sharing, flex time, and telecommuting. These three work arrangements can help you spend more time with your children and less time battling traffic.

Meeting Halfway

A “job sharing” arrangement means finding another person who is willing to work part-time and share one full-time job with you. Close coordination between the job-sharers is important to make sure no tasks slip between the cracks—but the rewards can be an excellent win-win-win situation among the two employees and their employer.

Your Job on Your Schedule

“Flex time” is when you work a schedule that differs from traditional business hours. It may mean starting earlier and/or leaving later. It may mean working a Saturday instead of a weekday.

This arrangement has unlimited possibilities, but will depend on the type of work you do and how well your

employer is able to accommodate your needs. Some companies allow various workers to put in four ten-hour days and have a three-day weekend every week. Other companies, such as L-3 Communications, a 2007 Work/Life Award finalist, arrange all their employees’ work schedules so that they can shut the whole company down every second Friday, giving everyone a long weekend.

Splitting the Difference

“Telecommuting” can allow you to spend significantly more time at home, even though you are spending that time working. You’ll need whatever equipment is necessary, such as a computer, high-speed Internet connection, fax and phone. This is a great solution for jobs that don’t require much personal contact with customers or coworkers.

Most telecommuters only work from home for two or three days out of the week—but the time and transportation costs saved by not having to come in to the office can be a welcome boon if you have little ones. However, telecommuting should not be seen as a solution to child care, and many employers have

Family

rules regarding telecommuting with small children at home.

Taking Care of What's Important

"Onsite child and dependent care" is when companies provide child care services at the place of business so that you don't have to go elsewhere. Some Utah companies are turning their workplaces into a one-stop shop, so you can drop your children at the onsite child care facility, do your job, and pick them up, all at one convenient location.

A great example of this arrangement can be found at Regence BlueCross BlueShield of Utah—an eight-time Work/Life Award winner. Another example is the "Nicco Kids Room" at Nicholas & Company (a six-time Work/Life Award winner)—where parents can actually do their job at a workstation set up in a playroom furnished for temporary child care needs.

For more information on Utah businesses that are leading the way in work/life practices, visit jobs.utah.gov/occ and click on "Utah Work/Life Awards."

Making Quality Child Care More Accessible

DWS' Office of Work & Family Life/Office of Child Care is working to make quality child care available to you. Initiatives include continual quality improvement/training opportunities for child care providers statewide, and a recent increase in child care subsidy rates for eligible working

families that need a little extra help to pay for child care.

Quality Improvement

Quality care promotes the optimal growth and development of children. During the past fiscal year, more than sixty-three thousand hours of low-cost training were accessed by child care providers to enhance their professional development and program quality. That's the equivalent of more than 30 years of 40-hour workweeks.

Subsidy Rate Increase

Affordability of child care is a key issue. If parents cannot afford to pay for child care, they are forced to choose either poor quality child care or not working at all. This dilemma creates a choice that is either a detriment to children, or to the economy. To address this problem, the Utah legislature appropriated sufficient funding in the last legislative session to allow the Office of Child Care to raise child care subsidy rates as of July 1, 2007. The increased rates afford eligible parents better access to child care in Utah. To see the new rate table, visit jobs.utah.gov/occ.

With Utah companies working to help striving mothers succeed in their jobs and their home life, and DWS working to improve child care quality and affordability, women in Utah have more resources than ever to help balance work and life.



Dealing with Working-Mother Guilt

With all the expectations that society places on mothers, it's no wonder that we end up feeling somewhat guilty because we haven't quite measured up to that perfect maternal ideal. However, if you work outside the home, you probably feel more than just a twinge of guilt. Perhaps you've even come down with a full-blown case of working-mother guilt. But, is it justified? Probably not. Apparently working moms are not sacrificing quantity or quality in raising their children.

We're Not That Different

Suzanne M. Bianchi, a well-known demographer and researcher has surveyed the current research literature. Her findings may help working mothers lessen some of that guilt. Bianchi points out:

- Despite the fact that more women are in the paid labor force than ever before, the time mothers spend with their children has changed very little over time.
- Although much effort has been devoted to searching for negative results from Mom working outside the home, there have been relatively few negative consequences for children.
- On the other hand, the lack of two parent-families does cause problems for children—both behaviorally and monetarily.
- Research by Cathleen Zick and Keith Bryant indicates that mothers today report spending as much time with their children as did mothers during the baby boom.
- Per family, Zick and Bryant estimate mothers in the 1920s spent the same time in child care activities as those in the 1970s.
- In the early twentieth century, mothers spent much of their time involved in unpaid family work and housework. In addition, larger families meant older children could mind younger children.
- Because families today are smaller, mothers actually spend more care time per child than mothers in previous generations.
- Although mothers who work outside the home do spend slightly less time with their children than nonworking mothers, the amount of time is not significant.
- Research suggests that working mothers protect time with their children by reallocating their priorities. They may do less housework or volunteer work and at the same time give up leisure time and sleep.
- Evidence suggests that mothers, on average, have not reduced their time with children, while fathers (at least married

fathers) have significantly increased the time they spend with their children.

What's a Mom to Do?

Of course, working mothers realize the importance of finding companies that support families and give them the flexibility they desire to meet family needs. In addition, working women with children need to accept their choices and feel good about them. Studies show that if Mom is happy with her work situation, her family will be too.

Linda Ginac, a certified coach and career counselor, makes the following suggestions:

- Recognize that your life will be consumed with compromises and negotiations.** There will be days when work is the priority and other days when family will be the priority. This is okay.
- Modify your expectations.** Eliminate the phrases "should have" and "ought to" from your vocabulary. They only increase feelings of guilt. Making the cutest party invitations in the neighborhood is not really essential to your child's well being.
- Set rules.** Know what is important to you and set firm boundaries. Otherwise, your life may get out of control and you'll be even more overwhelmed.

If Mom is happy with her work situation, her family will be, too.

•**Understand the need to be more flexible.** Without flexibility, you and your family will cease to grow.

•**Refrain from comparing your work/life relationship with others'.** Some people know how to paint a positive picture and communicate the ideals of their lifestyle while hiding all the negatives.

Some other advice?

Take some cues from your working-dad husband. Carol Evans, CEO of Working Mother Media, says, "They are very proud of the time they spend with their children."

Do husbands feel working-father guilt? I don't think so. Can they let the housework go? I do think so. Can you pass some of the household duties on to them? Yes, if you'll let go of your control issues. Just ignore the crooked ponytails, and don't spazz if the whites and the darks get mixed together.



Get Back into the Game...

Imagine yourself with three pre-teen kids, no high school diploma, a homemaker who chose to share one paycheck so you could stay home with the kids. Now after 12 years as a homemaker, you suddenly have no means of support. Maybe you were never very good in school and the thought of returning terrifies you, but who will hire you without at least a high school diploma or GED?

Or maybe you are the woman who suddenly finds herself with six children and a disabled husband. The Social Security application process takes a while, and even then, it won't support the family.

Then again, perhaps you are more like that devoted wife and mother whose children are finally out of the home and you want to return to work....a paycheck might be a nice change. But, it has been 26 years since you were part of that professional world, and all those years ago, you were young and working to help get your husband through college. Sure, you've been working hard every day, but you are not quite sure how to include changing diapers, chauffeuring kids and all those volunteer activities for the PTA in an effective resume. Heck, you know you have skills, but it is so dang hard to figure out how to put them down on paper! Besides, you ask yourself, just what is it I would enjoy doing as much as I've enjoyed raising a family?

While each of these women has different reasons and motivations for returning to the workforce, many of their fears and challenges are the same.

Am I bright enough?

Can I do it?

How do I get there?

The answer, many have found, is despite what may seem to be insurmountable odds, you can do it!

Seek information and support. The Department of Workforce Services (DWS) is a good place to start. You may qualify for assistance through the Utah Displaced Homemaker program. Just go to our web site (jobs.utah.gov) and click on "Find an Employment Center" to find an office. Our web site has links to numerous job/career web sites—click on "Find a Job." Our site also has an abundance of career planning information. In addition, the web site utah-cares.utah.gov can direct you to community services in your area.

Identify a goal that will match with timeframes, personality and needed income.

Is the time involved in obtaining a four-year degree unmanageable? Use the career information on the DWS web site to find careers with shorter training time, but good wages. On the careers.utah.gov web site, you can find out how to achieve your goal—the education you'll need, how to pay for it, and where it is offered.

Shadow or at least talk to people in various occupations to find out what they like and don't like—compare to what you know about yourself. Use self-assessment tools (careers.utah.gov, click on "Investigate Careers") to learn more about what occupations might suit you.

Prepare for your work search. Finding a job is hard work and may be discouraging. Many women say finding a job after

You may be
wondering
if you can
really do it.

an extended absence from the workforce was worse than their divorce. However, you can achieve your goals, if you are properly prepared.

Prepare for the applications. Make sure you have all the information you need to fill out a standard job application—including references.

Figure out how to answer those tough questions. Make use of all those skills developed as a homemaker. The book, *If You've Raised Kids, You Can Manage Anything* by Ann Crittendon, can help you clarify your skills.

Find out how to dress, what to say, how to interview. The library has a wide assortment of books to help advise you.

Go through interviews to practice. Interview on jobs you may not want, or may feel underqualified for to prepare for the ones you really do want. You'll get better at the interview process and may get offered a job anyway!

Depending on your situation, don't be afraid to turn down a job you really don't want. You'll be spending a lot of time at work. It should be an enjoyable experience.

Finally, take a proactive approach. After all, you've already had at least one or two successful careers, including homemaker. That may mean you have fewer than the predicted six-to-eight lifetime careers ahead of you, so you want to increase the likelihood of finding something you truly enjoy...and a knowledgeable approach is the best way to accomplish that goal. Otherwise you may find



yourself, like many, ten years later in a job that picked you, instead of one you chose. And while that is not always a bad thing, if you are going to spend six to eight hours or more a day working for someone else, wouldn't you rather be doing something you find, enjoyable, meaningful and fulfilling?

The Good News?

You've been given a chance to re-invent yourself. Take advantage of this forced opportunity to make a great career choice and find additional fulfillment in life!



Working From Home



Working from home—it seems to be many people's dream. Women are especially enticed by the opportunity to earn money and take care of family responsibilities at the same time.

But don't think that you will get rich quick! In Utah, only 4 percent of those who worked at home made \$100,000 or more, according to a Census Bureau survey. Most (55 percent) made less than \$15,000 a year even though 65 percent of them worked full-time.

There are basically three ways to work from home:

- As a regular employee of a company;
- Direct Marketing—selling Avon, Tupperware, Mary Kay, Pampered Chef, etc.;
- Running your own business.

Direct Marketing

Selling products to your friends, and their friends, and their friends is one way to make money working out of your home. The following web site offers some ideas on selling for some of the larger companies: <http://home.ivillage.com/homeoffice/homeoff/topics/0,,4tn4-n2,00.html>.

To do this kind of work, you must love to sell and be very self-motivated. No one is going to come knocking on your door

to buy your product. You must know yourself and whether you will be able to arrange "parties" and do the other work involved to make a profit. If you are the shy, retiring type, this isn't the job for you. Often you must do a lot of work to earn your commission.

Work at Home Scams

Beware! The National Consumer League lists work-at-home offers as number seven on its Top 10 list of Internet frauds. In addition, the Council of Better Business Bureaus last year fielded more than 1 million inquiries about such schemes. The most common scams include medical billing, envelope stuffing and "unclaimed funds" processing. The advertisements usually leave out the fact you may have to work many hours without pay, or they don't disclose all the costs that you will have to pay. Many work-at-home scams require you to spend your own money. There are legitimate opportunities, but they are very difficult to find.

The Utah Better Business Bureau advises that work-at-home companies should be willing to offer details of their programs in writing. Some questions you might ask include:

- When will I get my first paycheck?
- Who will pay me?
- Will I be paid a salary or will my pay be commission-based?
- What tasks will I have to perform?

Working From Home

- What is the total cost of the program, including supplies and fees?

Working at Home for a “Real” Company

There are opportunities to work at home as a “normal” employee. The Internet has made telecommuting possible for many workers. However, typically before a company will let its workers work from home, they must have an established work history with the individual. If a company knows the worker is reliable and it is possible to do the work from home, some employers will permit telecommuting. Nevertheless, most telecommuting is still done on a part-time basis.

The few-and-far-between opportunities to work from home typically involve workload that can be easily monitored. The important part is to establish a great working record with an employer in an occupation that can be transferred home.

Keep in mind that, in this case, working from home will allow little time for family responsibilities. Your employer will expect you to be working for the time that he’s paying you—not changing diapers and nursing boobos.

Tips for Working from Home

Regardless of what type of work you’re doing at home, Doreen Nagle offers some suggestions to make it “work.”

- Balance priorities at both ends. Sometimes, in order to get the work done or meet a client’s needs, work must come first.
- Keep work and family commitments separate.
- Make a schedule and stick to it.
- Find shortcuts and bundle work/home chores.

- Choose the kind of job that makes sense to do out of your home—writing, artwork, freelance, data entry, phone sales, etc.

- If you aren’t organized, hire a professional.

- Be aware that working at home isn’t usually a picnic.

The Mistakes

Ellen Parlapian and Pat Cobe, authors of the *Mompreneurs, Online* suggest there are 10 top mistakes that women make when they first start out working from home.

- Not bothering to do their homework. Research is important for making your job or business work.
- Failing to get the support of their family.
- Having insufficient savings to bolster cash flow before they get their business running.
- Neglecting to write a mission statement.
- Thinking it’s not necessary to set a schedule.

- Not carving out a work space exclusively for your job or business.

- Being too timid about negotiating fees for a home business.

- Getting backlogged on bookkeeping.

- Remaining glued to the computer day in and day out.

- Believing working from home means having it all.

Working from home is not as easy as it appears on the surface. If you’ve worked outside the home before, you may miss the interaction of co-workers. Also, it isn’t for those with low motivation. Balancing work and child care will be difficult. Of course, it is possible to manage the work-at-home dream. Just be sure you’ve got what it takes and do your homework!



Work from home internet resources:
<http://www.hbwm.com/>
<http://www.mymommybiz.com/>
<http://www.momsnetwork.com/newmomsnet/>
<http://www.internetbasedmoms.com/>



Getting Ahead

The more people who know about your good work, the more likely you will hear of opportunities.



Many people desire career advancement for a variety of reasons. Usually for higher pay, but also to learn or improve skills, for fun, because it makes work more interesting, or for other fringe benefits such as flexible hours. Some people seem to have a knack for getting promoted while others may be frustrated from efforts that have not worked.

Experts who study career advancement offer some helpful tips for women who want to move up the career ladder. One of the most common pieces of advice is to get a mentor.

What is a mentor? A mentor can be someone inside or outside the organization who is usually in a higher-level position. It is someone you feel that you can learn things from and who will take an interest in your career development. If you build a good relationship with a mentor, he/she may provide good advice, help you make decisions and advocate for you.

Another tip is to market yourself. Make sure you receive credit for the work you do and let your supervisor and others in management know of your accomplishments and successes. Work to develop good communication and interpersonal skills. Maintain a positive attitude, get along well with co-workers, treat others politely and respectfully, and demonstrate good problem-solving skills.

Volunteering and networking are also great advancement tools. If you have opportunities to serve on committees or

workgroups, take them! If your supervisor needs help on a special project, offer your assistance. Taking advantage of these types of opportunities helps you meet and work with other people and show what you can do! Meeting other people and developing good relationships with them is another way to help you get ahead. The more people who know about your good work, the more likely you will hear of opportunities. Attend lunches, parties, and conferences. Some people even find opportunities by joining groups they are interested in outside of work.

Experts also recommend that you work hard and prepare. Make sure you continue to learn in your job and take advantage of as much training and education as you can. Acquiring and utilizing new skills is a good way to get promoted. Make sure your resume includes the new things you learn. Another way to prepare is to consider making a lateral move to a different job at your current level. These types of moves can be helpful if you are able to increase skills that are valued by the organization.

Check out the web site www.careerjournal.com for more ideas. And finally, it is important to remember that climbing the ladder may not be the only way to define a successful career. Performing excellent work or making lateral moves (moving to another position with similar pay at the same level in the company) to learn another skill can be fulfilling and keep you prepared for future career changes and challenges.





What you need to know about pregnancy, maternity leave and sexual harassment at work.

Legal Issues

Pregnancy and maternity leave: According to Title VII of the Civil Rights Act of 1964, discrimination on the basis of pregnancy, childbirth or related medical conditions constitute unlawful sex discrimination. This means you can't be fired for being pregnant or having a baby.

An employer also cannot single out pregnancy-related conditions to determine an employee's ability to work. If an employee is temporarily unable to perform her job due to pregnancy, the employer must treat her the same as any other temporarily disabled employee, because pregnancy is considered a temporary disability. For example, the employer may provide modified tasks, alternative assignments, disability leave or leave without pay.

Employers must hold open a job for a pregnancy-related absence the same length of time jobs are held open for employees on sick or disability leave.

Regarding pay, the 1993 Family and Medical Leave Act allows an employee to take off up to a full 12 weeks of UNPAID leave, provided you've worked there for one year and the company has more than 50 employees. If the company has no maternity leave benefits, you'll need to use your sick leave, vacation and comp time benefits, since there's nothing that entitles you to full pay while on maternity leave. If you're

pregnant, or are planning a family, you should consult your company's human resources manager or the company handbook to investigate your company's specific policy.

Sexual Harassment: Trust your gut feelings. If someone's behavior makes you uncomfortable, you do not have to put up with it. According to the American Psychological Association, research shows that less than 1 percent of sexual harassment complaints are false. And of the many women who have valid complaints, most do not take any action.

In any sexual harassment situation, it's critical to follow the correct steps. The first step is always to tell the harasser that you are offended by their conduct, that you won't tolerate it and it's got to stop. At this point, it's a good idea to start documenting everything that happens, in case the harasser doesn't stop and you need to take further action. Also, check your employee manual to see if your company has a harassment grievance policy. If so, make sure you follow the policy to the letter. If this doesn't stop the person's behavior, then you may eventually need to prove in a court of law that you made a good-faith effort to work within the corporate guidelines. Document how you followed the rules laid out by the company, and how they did or did not work. But do this in a home journal, not at work.



<http://womenscommission.utah.gov/law.html>
<http://nwlc.org/display.cfm?section=employment>
<http://www.warley-mrc.org/labor-law/>
<http://www.megalaw.com/top/gender.php>
<http://www.uslegalforms.com/employmentforms/utah-employment-forms.htm>

How Will You Spend the Last Third of Your Life?

The Last Third

Will you maintain your level of living during retirement?

Utahns live longer than other Americans and women outlive men. Will you live to see 100? How are you planning to finance a two-to-three-decade-long retirement? Do you plan on being dependent on your children after you retire? It's time to start planning for financial security in later life.

The Center for Retirement Research projects that 45 percent of working-age households will not maintain their level of living during retirement. Most women will be single or widowed in old age. Sadly, with few exceptions, to be old, female, and single is to be poor. What does this mean for women?

On average, full-time women workers earn 76 cents for each dollar men earn. Women account for 47 percent of the work force, but 72 percent of part-time workers are female. Have you considered investing in your human capital? Additional training or education can improve your wage.

Perhaps in response to lower wages and a desire for flexibility, female entrepreneurship is growing; one in 11 adult women owns a business. However, business owners must provide their own benefits.

Beyond wages, employee benefits are essential in ensuring future financial security. Health (and disability) insurance and retirement benefits are directly linked to employment. To go

without health insurance for yourself or your children is to take enormous risks in your long-term health outcomes and financial security.

Are you lacking adequate benefits? Utah's unemployment rate is very low; maybe it's time to look for another job that offers better benefits (but don't leave before your retirement contributions are vested).

Planning for retirement is essential for all workers, but especially for women. The traditional approach to retirement has been the three-legged stool of Social Security, employer-provided pension and individual savings. However, due to the decline of traditional pensions, individual savings, the switch to defined contribution retirement plans (dependent on employee contributions), and growing healthcare costs, future retirees will need to supplement the three sources with earnings by working longer or continuing to work part-time in "retirement."

Many employers offer a defined contribution plan, a.k.a. 401(k). Your employer may match your contributions up to a certain percent of your salary. If your employer doesn't offer a retirement plan or if you are not eligible to participate (due to working part-time), you need to consider making some changes.

Ask the human resources department: What kind of retirement plan do you offer? What are the requirements to par-



ticipate? Am I contributing enough to receive a full match? Do I need to work more hours to be eligible?

If you are self-employed, you are responsible for your health insurance and retirement planning, which can be accomplished via an SEP-IRA.

Investing using compound interest (time value of money) is essential. The sooner you start investing, the faster your money will grow; \$1,000 invested at 8 percent for 20 years will grow to \$4,661 (\$3,661 is due to compounding). To delay is to forfeit the powerful benefits of compounding.

Time is a four-letter word. It can work for or against you. A focus group of women stated: "I don't have time to learn about retirement planning and employee benefits; I'm too busy keeping up with daily demands. I have lots of time before I have to start planning for retirement. I'll do that after my kids leave home." If you don't want to work until you drop, it's time to evaluate your retirement security.

Take action. Calculate your life expectancy. Take steps to earn an adequate wage. Check out your benefits package with your employer. Learn more about investing for retirement. Take control of your future financial security now.

Web Sites

- Life Expectancy Calculator—<http://www.livingto100.com/>
- What You Should Know About Your Retirement Plan—<http://www.dol.gov/ebsa/publications/wyskapr.html>
- Financial Security in Later Life—http://www.csrees.usda.gov/nea/economics/fsll/cons_intro.html
- Retirement Planning for Boomers and Beyond—http://www.csrees.usda.gov/nea/economics/fsll/publications/pace_guide.pdf
- Guidebook to Help Late Savers Prepare for Retirement—<http://www.nefe.org/latesavers/index.html>
- Ball Park E\$timate—<http://www.choosetosave.org/ballpark/>
- Taking the Mystery Out of Retirement Planning—<http://www.dol.gov/ebsa/publications/NRTOC.html>
- Planning for a Secure Retirement—<http://www.ces.purdue.edu/retirement/>
- Women & Financial Planning; Small Steps to Health and Wealth—<http://njaes.rutgers.edu/sshw/>
- Utah Saves—<http://www.utahsaves.org/>
- Financial Planning for Women—<http://www.usu.edu/fpw>
- Women's Institute for a Secure Retirement—<http://www.wiserwomen.org>
- Women's Institute for Financial Education—<http://www.wife.org/index.html>
- Money Club—<http://moneyclubs.com/>



Stopping the Violence



*Domestic violence occurs in all age groups,
races, and economic levels of society.*

Utah Domestic Violence Council—<http://www.udvc.org>
Commission on Criminal and Juvenile Justice—<http://www.justice.utah.gov>
Utah Department of Safety—<http://www.bci.utah.gov>
Utah Governor's Office on Violence Against Women and Families—
<http://www.nomoresecrets.utah.gov>

One of the biggest (and most hidden) barriers to women finding and keeping employment is domestic violence. The vast majority of domestic violence is man-on-woman violence, although it does occur in same-sex relationships and, rarely, woman-on-man. Unfortunately, domestic violence is very common and occurs in all age groups, races, and economic levels of society. Even more unfortunate is that victims keep silent because they feel ashamed and blame themselves for the situation.

Often, a woman who is battered at home is also prevented from working by her abuser, who fears she will become too independent and leave him. Or, if a working woman is battered, the abuser may harass her at work and even bring the violence to her workplace.

Domestic violence is not a family problem or a personal problem; it is a CRIME—and a serious one. Despite the remorse, tears, pleading, and flowers that often follow battering, the violence in these relationships tends to increase. It may start out with verbal and emotional abuse—put-downs, public humiliation, name-calling, mind games, isolation, and extreme jealousy. These tend to increase to physical violence, serious threats, and even the harming of pets. The longer the violence is kept secret, the more it escalates, sometimes to the point of murder. One thing is certain: the violence will not end without breaking silence and getting outside help.

The best way to break the cycle of violence is to treat it like the crime it is, and report it. Nothing gets through to an abuser better than being arrested and held accountable by the laws of society. And, when the crime is reported, it opens the door to help for the victim, children, and perpetrator.

Any domestic violence situation, or emotionally abusive relationship, is a barrier to work success. What can you do if you're being abused?

Make a safety plan. Here's how:*

- Think about all your possible escape routes (home, car, work, etc), and practice using them.
- Choose a place to go. It can be a women's shelter or the home of a supportive friend or relative where you will feel safe.

- Pack a bag to grab and take with you. It should include money, a change of clothes, extra house and car keys, medications, insurance information, checkbook, credit cards, legal documents and other important papers (divorce papers, protective orders, birth certificates), address and phone lists, small valuables (like jewelry), and papers that show jointly-owned assets. Conceal this bag at home or leave it with a trusted neighbor, friend, or relative. Cash and/or important papers can also be kept in a bank deposit box.

- If you have pets or children, plan for their protection as well. You can take your children to a shelter with you, but you'll need to have your pets protected some other way. Seek out that help in advance.

- Try to start an individual savings account. Have bank statements sent to a trusted relative or friend if you live with the abuser.

- Avoid arguments with the abuser in areas with potential weapons—such as kitchens or garages—and in small spaces without access to an outside door.

- Know the telephone number of your local shelter or domestic violence hotline. Contact them for help.

Here's how
to make a
safety plan.

Above all, remember that you are not to blame for another adult's behavior—ever—and you have the right to be safe, especially in your own home.

Many resources exist throughout Utah to help victims of domestic violence. On page 30 are some web sites for more information. However, be aware that many abusers check the web site history on home computers to see where their partner has been.

The toll-free 24-hour number for the statewide domestic violence line is 1-800-897-LINK (5465). If you are in immediate danger, call 911.



* Adapted from: "Preventing Domestic Violence" by Laura Crites in *Prevention Communique*, March 1992, Crime Prevention Division, Department of the Attorney General, Hawaii.

Do It!

How many “now hiring” signs do you see in a day? Utah employers need you. Let them know who you are and what you have to offer them.

Once you get the job, moving up will be easy. Just be patient and do your best every day, offering to help where you can. Your boss will not forget you.

What is a minimum wage job in Utah?

Did you know that employers have to only pay \$5.85 hour, but they are paying much higher than that right now?

The economy in Utah is one of the best in the nation and that means that there are jobs for the asking. And, with so many job openings, employers need YOU to work with them; this creates higher wages, perks and benefits for you.

What is expected from you while employed?

- Listen to your supervisor.
- Do not miss work without prior approval.
- Do not be late for work.
- Ask questions—there is no such thing as a dumb question.
- Be patient—it takes time to learn something new.
- Get along with others—don’t gossip.

You Can Do It!

MYTH:

Entry-level jobs are not worth the pay

FACT:

Many entry-level jobs in Utah pay up to \$8.21 or more an hour right now

By Brooke Adams



The Utah job market is great; it's a job seeker's market. Utah employers need you!

- Treat your job like it matters.
- Have a great attitude and enjoy your job!

What can the Department of Workforce Services offer you?

jobs.utah.gov can help you find many of the services that may be available to you. Find the most complete list of jobs in Utah.

- Financial assistance
- Food stamps
- Medical assistance programs CHIP, UPP, PCN
- Social Security information
- Training services
- GED/high school completion
- Veteran services
- Women and Infant Children (WIC)
- Youth services—YES program
- On-the-job training services
- Targeted job search
- Career Assessment CHOICES
- Resume programs
- Thank-you notes
- Cover letters
- Interview skills on video
- Bonding
- Links to UTA services
- Community resource Links
- CCEP (computer program for those receiving FEP assistance)
- Links to budget and financial management
- Employment Information for people with disabilities
- A listing of job descriptions from the Department of Labor
- Guide to federal benefit programs
- Local job fairs
- Free local workshops
- Links to type and ten-key tests
- Links to help those who have been incarcerated
- careers.utah.gov
- Child care licensed providers, centers, assistance, after school programs
- Labor market information, unemployment rate, occupation wage, publications
- Unemployment services—adjudications and appeals, file appeals, schedule hearings, policy, rules, and law

Some myths of taking an entry-level job:

- I can never make more money working here—not true.
- I will be treated differently than other employees—not true.
- I will lose all the money I make to taxes—not true, you may even get money back.
- I will not be able to get child care—the Department of Workforce Services can help.
- Only losers take a low paying job—not true, everyone starts somewhere.
- I can't live on this amount of money—What are you earning today?

- I won't get raises or promotions—not true, raises and promotions are there for all good employees.

Why should you take a minimum wage paying job?

You need the money, for such things as food and shelter. The main reason that people take a survival job is the income needed to cover at least the most basic of necessities and then work on the job/career they have dreamed of.

A few perks of being employed:

- Paid vacation time
- Paid sick leave
- Paid holidays
- Retirement program
- Social Security and pension
- Networking
- Social interactions
- Promotions
- Pay increases
- Medical insurance
- Dental insurance
- Reimbursement of education costs
- Reimbursement of cost of monthly bus fare
- Increased sense of self-worth
- You're a role model for your family

continued on next page

You Can Do It!

continued from previous page

Why should they hire you?

An employer will want to hire you because you showed interest in them and their company by asking to complete an application, and because you do have skills and abilities they need.

What do I do once I have the job?

Check your ego in at the door. When you take a job that you feel is lower-paying than you are worth, be sure to leave the chip off your shoulder when going to work. Take pride in a day's work regardless of the pay.



***A small listing of
inexperienced hourly
wages for jobs that
you can obtain with
little training***

<i>Job</i>	<i>Wage (with no experience*)</i>
Retail Sales	\$ 7.17
Customer Service Representatives	\$ 9.89
Cashiers	\$ 6.31
Waiters /Waitresses	\$ 6.11
Receptionists/Information Clerk	\$ 7.48
New Accounts Clerk	\$10.19
Stock Clerk	\$ 7.65
Construction Laborers	\$ 8.32
Data Entry Clerk	\$ 9.09
Cafeteria Attendant	\$ 6.11
Fast Food Cook	\$ 6.10

Source: Utah Department of Workforce Services

* Statistically speaking, the inexperienced wage reflects the average of the bottom third of wages for a particular occupation.

Want more?

Go to jobs.utah.gov
and
careers.utah.gov

- Investigate careers
- Explore education and training
- Find a job
- Get economic outlooks
- Locate child care and supportive services
- View workshop topics and locations

What are you waiting for?



Equal Opportunity Employer/Program

Auxiliary aids and services are available upon request to individuals with disabilities by calling (801) 526-9240. Individuals with speech and/or hearing impairments may call the Relay Utah by dialing 711.
Spanish Relay Utah: 1-888-346-3162.

Utah Careers Supplement for Women

Utah Department of Workforce Services

Executive Director

Kristen Cox

Workforce Development and Information

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This guide is published annually by the Utah Department of Workforce Services, Workforce Development and Information Division. To read, download, or print this publication (free), see our Internet site: <http://jobs.utah.gov/wi>. Click on "Publications" then select the one you want from the drop-down menu.

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The Workforce Development and Information Division generates accurate, timely, and understandable data and analyses to provide knowledge of ever-changing workforce environments that support sound planning and decision-making.

•View job postings within
seconds after they are posted

•Get the latest wage and
occupational data

•Find endless job-related
resources



jobs.utah.gov
careers.utah.gov



*Don't have a computer?
Use one free of charge at any
of our employment centers!*

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Permit # 4621

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